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ABSTRACT OF THE DISCLOSURE

An Automated Teller Machine, ATM. Persons with physical disabilities sometimes have difficulty negotiating an ATM. Under the invention, two persons are involved in an ATM transaction. One person is equipped with a communicator, such as a cell phone, which contacts an ATM. That person enters necessary transaction data, such as a PIN, a desired cash amount, and so on, using the cell phone. The other person collects the cash dispensed, and any documents, at the ATM itself. This approach eliminates a need for one person to entrust an ATM card and PIN to another person. In another embodiment, the person located at the ATM was previously given a token or passcard by the customer. That person presents the token to the ATM, which prompts the ATM to call the cell phone of the customer, thereby initiating the transaction.